

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEYDocument  
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Order Filed on June 9, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

52381

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Attorney for AmeriCredit Financial Services, Inc.,  
d/b/a GM Financial

In Re:

RICHARD T. DRUDE

Case No.: 19-19333

Adv. No.:

Hearing Date: 4-28-21

Judge: MBK

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN  
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: June 9, 2021**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

**Richard T. Drude**

**19-19333(MBK)**

**Order Providing for Monthly Payments for Stay Relief under Certain Circumstances**

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This matter having been brought on before this Court on creditor's certification of default filed by John R. Morton, Jr., Esq., attorney for AmeriCredit Financial Services, Inc., d/b/a GM Financial, with the appearance of James Fitzpatrick, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor and his attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That AmeriCredit Financial Services, Inc., d/b/a GM Financial is the holder of a first purchase money security interest encumbering a 2012 Honda Odyssey bearing vehicle identification number 5FNRL5H69CB003134 (hereinafter the "vehicle").
2. **Curing Arrears:** At the hearing the debtor was \$603.27 in arrears to GM Financial. To cure the default, the debtor shall make cure payments of \$744.36 a month on the 11<sup>th</sup> day of the month for three consecutive months, beginning May 11, 2021. In the event the debtor fails to make any payment for a period of 30 days after it falls due, AmeriCredit Financial Services, Inc., d/b/a GM Financial shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and his attorney.
3. The debtor shall make all retail installment contract payments to AmeriCredit Financial Services, Inc., d/b/a GM Financial when due, being the 11<sup>th</sup> day of each month, beginning with the 11-11-19 payment. In the event the debtor fails to make any payment for a period of 30 days after it falls due, AmeriCredit Financial Services, Inc., d/b/a GM Financial shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and his attorney.
4. The debtor shall maintain insurance on the vehicle in accordance with the terms of the retail installment contract. In the event of a lapse of insurance for any period of time without intervening coverage, AmeriCredit Financial Services, Inc., d/b/a GM Financial shall receive stay relief to repossess and sell the vehicle by filing a certification that insurance has lapsed with the court and serving it upon the debtor and his attorney.
5. The debtor shall pay to AmeriCredit Financial Services, Inc., d/b/a GM Financial through the plan, a counsel fee of \$350 which shall be paid by the trustee as an administrative priority expense.